

**IN THE UNITED STATES BANKRUPTCY COURT  
DISTRICT OF PUERTO RICO**

IN RE:	*	CASE: 19-05336 MCF
	*	
JOHANNA CARRERAS FIGUEROA		
OSVALDO MOREL GONZALEZ	*	
	*	CHAPTER 13
<u>Debtor (s)</u>	*	

**MOTION SUBMITTING DOCUMENTS**

**TO THE HONORABLE COURT:**

COMES NOW debtors through their legal representation and very respectfully states as follows:

1. That debtor filed for relief under 11 U.S.C. Chapter 13 of the Bankruptcy Code on September 18<sup>th</sup>, 2019 and joint debtor filed for relief under 11 U.S.C. Chapter 13 of the Bankruptcy Code on November 6<sup>th</sup>, 2019. Cases were consolidated on December 6<sup>th</sup>, 2019.
2. Debtors are submitting:
  - a) Amended Schedules A/B, D, E/F, G, H, I & J.
  - b) Amended Declaration About an Individual Debtor's Schedules.
  - c) Amended Statement of Financial Affairs.
  - d) Amended Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period.
3. Attached to this notice, debtors respectfully submit all the documents stated above.

**RESPECTFULLY SUBMITTED.**

**I HEREBY CERTIFY:** On this same date I have filed this motion electronically with the Clerk of the Court using CM/ECF systems which will send notification of such to the Chapter 13 Trustee and that we have sent copy of this document through regular mail to all non CM/ECF participants interested parties to their address of record.

In Juncos, Puerto Rico this 12<sup>th</sup> day of February of 2020.

ADELA L TORRUELLA LAW  
OFFICE, PSC  
PO BOX 4040 SUITE 305  
JUNCOS, PR 00777  
Tel: (787)713-1892  
\*Fax: (787)561-3601  
[adela4za@yahoo.com](mailto:adela4za@yahoo.com)

ELECTRONICALLY FILED  
S/ Adela L Torruella,  
USDC- PR 200203

Fill in this information to identify your case and this filing:

Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
First Name Middle Name Last Name  
Debtor 2 **OSVALDO MOREL GONZALEZ**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court for the: **DISTRICT OF PUERTO RICO**  
Case number **19-05336**

☐ Check if this is an amended filing

## Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.  
☒ Yes. Where is the property?

1.1

#### URB OLYMPIC VILLE C-9 CALLE ATLANTA

Street address, if available, or other description

Las Piedras PR 00771-0000  
City State ZIP Code

Las Piedras  
County

What is the property? Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$100,000.00	\$100,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

CONCRETE HOUSE OF FOUR BEDROOMS, TWO BATHROOMS, KITCHEN, DINING AND LIVING ROOM.

DEBTOR ALSO HAS HOMESTEAD DEED UNDER PR LAW NO. 195 OF 2011 ARTICLE 12, HOMESTEAD DEED #300 DATED JULY 12, 2016 BEFORE PUBLIC NOTARY JORGE FERNANDO COLON MUNTANER, REGISTERED ON THE PR PROPERTY REGISTRY ON JULY 20, 2016.

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....

\$100,000.00

### Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
Debtor 2 **OSVALDO MOREL GONZALEZ**

Case number (if known) **19-05336**

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☐ No  
☒ Yes

3.1 Make: **TOYOTA**  
Model: **HIGHLANDER**  
Year: **2015**  
Approximate mileage: \_\_\_\_\_  
Other information: \_\_\_\_\_

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<b>\$20,192.00</b>	<b>\$20,192.00</b>

3.2 Make: **SUZUKI**  
Model: **SX4**  
Year: **2009**  
Approximate mileage: \_\_\_\_\_  
Other information: \_\_\_\_\_

Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☒ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<b>\$2,744.00</b>	<b>\$2,744.00</b>

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**  
*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

- ☒ No  
☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

**\$22,936.00**

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

*Examples: Major appliances, furniture, linens, china, kitchenware*

- ☐ No  
☒ Yes. Describe.....

**3 BEDROOM SET**

**\$600.00**

**WASHING MACHINE**

**\$200.00**

**LIVING ROOM SET**

**\$150.00**

**DINING ROOM SET**

**\$100.00**

**REFRIGERATOR, STOVE AND MICROWAVE**

**\$550.00**

Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
Debtor 2 **OSVALDO MOREL GONZALEZ**

Case number (if known) **19-05336**

**7. Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe.....

1 TV SET

\$200.00

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe.....

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

CLOTHING

\$650.00

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

JEWELRY

\$150.00

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☒ No

☐ Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

\$2,600.00

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
Debtor 2 **OSVALDO MOREL GONZALEZ**

Case number (if known) **19-05336**

**16. Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☒ No

☐ Yes.....

**17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

17.1. **DIRECT DEPOSIT** **COOP A/C LAS PIEDRAS** **\$0.00**

17.2. **SHARES** **AEELA** **\$459.94**

**18. Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes..... Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes. ....

Institution name or individual:

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)**

☒ No

☐ Yes..... Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them...

Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
Debtor 2 **OSVALDO MOREL GONZALEZ**

Case number (if known) **19-05336**

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples: Internet domain names, websites, proceeds from royalties and licensing agreements*

☒ No

☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

*Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses*

☒ No

☐ Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**29. Family support**

*Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement*

☒ No

☐ Yes. Give specific information.....

**30. Other amounts someone owes you**

*Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else*

☒ No

☐ Yes. Give specific information..

**31. Interests in insurance policies**

*Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance*

☒ No

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

*If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.*

☐ No

☒ Yes. Give specific information..

**DEBTOR IS PARTICIPANT IN AN INHERITANCE (FROM DECEASED GRANDPARENTS) LOCATED AT LOT E, SR 924 KM 2.8 INT COLLORES WARD, HUMACAO, PR. TWO LEVEL CONCRETE HOUSE, FIRST LEVEL OF ONE BEDROOM, ONE BATH, KITCHEN AND DINING ROOM AND SECOND LEVEL OF TWO BEDROOMS, ONE BATH, KITCHEN, DINING AND LIVING ROOM. VALUE: 80,000 / 4 (DEBTOR'S DECEASED FATHER AND HIS SIBLINGS)= 20,000 / 5 (DEBTOR AND SIBLINGS AND WIDOW)= 4,000**

**\$4,000.00**

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples: Accidents, employment disputes, insurance claims, or rights to sue*

☒ No

☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☒ No

☐ Yes. Describe each claim.....

Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
Debtor 2 **OSVALDO MOREL GONZALEZ**

Case number (if known) **19-05336**

35. Any financial assets you did not already list

- ☒ No  
☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

**\$4,459.94**

**Part 5:** Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.  
☐ Yes. Go to line 38.

**Part 6:** Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Part 7:** Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No  
☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

**\$0.00**

**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 .....		<b>\$100,000.00</b>
56. Part 2: Total vehicles, line 5	<b>\$22,936.00</b>	
57. Part 3: Total personal and household items, line 15	<b>\$2,600.00</b>	
58. Part 4: Total financial assets, line 36	<b>\$4,459.94</b>	
59. Part 5: Total business-related property, line 45	<b>\$0.00</b>	
60. Part 6: Total farm- and fishing-related property, line 52	<b>\$0.00</b>	
61. Part 7: Total other property not listed, line 54	<b>\$0.00</b>	
62. Total personal property. Add lines 56 through 61...	<b>\$29,995.94</b>	Copy personal property total <b>\$29,995.94</b>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<b>\$129,995.94</b>



Fill in this information to identify your case:

Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
First Name Middle Name Last Name

Debtor 2 **OSVALDO MOREL GONZALEZ**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF PUERTO RICO**

Case number **19-05336**  
(if known)

☐ Check if this is an amended filing

Official Form 106D

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

**2.1 AEELA**

Creditor's Name

**PO BOX 364508  
 SAN JUAN, PR  
 00936-4508**

Number, Street, City, State & Zip Code

**Describe the property that secures the claim:**

**SHARES: AEELA**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Column A	Column B	Column C
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
<b>\$1,837.89</b>	<b>\$459.94</b>	<b>\$1,377.95</b>

**Who owes the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number **8468**

Debtor 1 **JOHANNA CARRERAS FIGUEROA**

First Name Middle Name Last Name

Case number (if known) **19-05336**

Debtor 2 **OSVALDO MOREL GONZALEZ**

First Name Middle Name Last Name

2.2 **CRIM**

Creditor's Name

Describe the property that secures the claim:

**\$1,928.82**

**\$100,000.00**

**\$0.00**

**PO BOX 195387  
SAN JUAN, PR  
00919-5387**

Number, Street, City, State & Zip Code

**URB OLYMPIC VILLE C-9 CALLE  
ATLANTA Las Piedras, PR 00771  
Las Piedras County  
CONCRETE HOUSE OF FOUR  
BEDROOMS, TWO BATHROOMS,  
KITCHEN, DINING AND LIVING  
ROOM.**

**DEBTOR ALSO HAS HOMESTEAD  
DEED UNDER PR LAW NO. 195 OF  
2011 ARTICLE 12, HOMES**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number **8828**

2.3 **PENTAGON FEDERAL  
CREDIT UNION**

Creditor's Name

Describe the property that secures the claim:

**\$19,080.15**

**\$20,192.00**

**\$0.00**

**BOX 1432  
ALEXANDRIA, VA  
22313-2032**

Number, Street, City, State & Zip Code

**2015 TOYOTA HIGHLANDER**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number **1817**

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$22,846.86**

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

**\$22,846.86**

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill in this information to identify your case:

Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
First Name Middle Name Last Name  
Debtor 2 **OSVALDO MOREL GONZALEZ**  
(Spouse if, filing) First Name Middle Name Last Name  
United States Bankruptcy Court for the: **DISTRICT OF PUERTO RICO**  
Case number **19-05336**  
(if known)

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☒ No. Go to Part 2.

☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

4.1 **BANCO SANTANDER**  
Nonpriority Creditor's Name  
**PO BOX 362589**  
**San Juan, PR 00936**  
Number Street City State Zip Code  
Who incurred the debt? Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt  
Is the claim subject to offset?  
☒ No  
☐ Yes

Last 4 digits of account number **8343**

**\$6,751.28**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **CREDIT CARD**

Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
Debtor 2 **OSVALDO MOREL GONZALEZ**

Case number (if known) **19-05336**

<b>4.2</b>	<b>BANCO SANTANDER</b> Nonpriority Creditor's Name <b>PO BOX 362589</b> <b>SAN JUAN, PR 00936</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>1000</u> <b>\$3,003.92</b> <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>DEFICIENCY</u>
------------	---	--

<b>4.3</b>	<b>BPPR</b> Nonpriority Creditor's Name <b>BANKRUPTCY DEPARTMENT</b> <b>PO BOX 366818</b> <b>SAN JUAN, PR 00936-6818</b> Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>0368</u> <b>\$99,409.77</b> <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>URB OLYMPIC VILLE C-9 CALLE ATLANTA Las Piedras, PR 00771 Las Piedras County CONCRETE HOUSE OF FOUR BEDROOMS, TWO BATHROOMS, KITCHEN, DINING AND LIVING ROOM.</u>
------------	---	--

<b>4.4</b>	<b>BPPR</b> Nonpriority Creditor's Name <b>BANKRUPTCY DEPARTMENT</b> <b>PO BOX 366818</b> <b>SAN JUAN, PR 00936-6818</b> Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>8828</u> <b>\$6,000.00</b> <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>CREDIT CARD</u>
------------	---	---

Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
Debtor 2 **OSVALDO MOREL GONZALEZ**

Case number (if known) **19-05336**

4.5	<b>BPPR</b> Nonpriority Creditor's Name <b>BANKRUPTCY DEPARTMENT</b> <b>PO BOX 366818</b> <b>San Juan, PR 00936-6818</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u><b>2358</b></u> <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u><b>CREDIT CARD</b></u>	<b>\$2,249.30</b>
-----	---	---	-------------------

4.6	<b>HOSPITAL ORIENTE INC</b> Nonpriority Creditor's Name <b>PO BOX 699</b> <b>HUMACAO, PR 00792</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u><b>9970</b></u> <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	<b>\$50.00</b>
-----	--	---	----------------

4.7	<b>PENTAGON FEDERAL CREDIT UNION</b> Nonpriority Creditor's Name <b>BOX 1432</b> <b>ALEXANDRIA, VA 22313-2032</b> Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u><b>2062</b></u> <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u><b>CREDIT CARD</b></u>	<b>\$6,607.00</b>
-----	---	---	-------------------

Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
Debtor 2 **OSVALDO MOREL GONZALEZ**

Case number (if known) **19-05336**

<b>4.8</b>	<b>PENTAGON FEDERAL CREDIT UNION</b> Nonpriority Creditor's Name <b>BOX 1432</b> <b>ALEXANDRIA, VA 22313-2032</b> Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>7774</u> <b>\$500.00</b> <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>PERSONAL LOAN</b>
------------	---	---

<b>4.9</b>	<b>SCOTIABANK</b> Nonpriority Creditor's Name <b>PO BOX 362230</b> <b>SAN JUAN, PR 00936</b> Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>8828</u> <b>\$4,000.00</b> <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>DEFICIENCY</b>
------------	--	--

<b>4.10</b>	<b>TOYS R US/SYNCHRONY BANK</b> Nonpriority Creditor's Name <b>PO BOX 965060</b> <b>ORLANDO, FL 32896-5060</b> Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>0186</u> <b>\$454.00</b> <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>CREDIT CARD</b>
-------------	--	---

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

On which entry in Part 1 or Part 2 did you list the original creditor?

Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
Debtor 2 **OSVALDO MOREL GONZALEZ**

Case number (if known) **19-05336**

**CICA COLLECTION AGENCY, INC**  
**PO BOX 12338**  
**SAN JUAN, PR 00914-0338**

Line 4.5 of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**KINUM INC**  
**770 LYNNHAVEN PKWY**  
**SUITE 160**  
**VIRGINIA BEACH, VA 23452**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.6 of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**MIDLAND CREDIT MANAGEMENT INC**  
**2365 NORTHSIDE DRIVE SUITE 300**  
**SAN DIEGO, CA 92108**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.10 of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a. \$	0.00
	6b. Taxes and certain other debts you owe the government	6b. \$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c. \$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$	0.00
	6e. Total Priority. Add lines 6a through 6d.	6e. \$	0.00
Total claims from Part 2	6f. Student loans	6f. \$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$	129,025.27
	6j. Total Nonpriority. Add lines 6f through 6i.	6j. \$	129,025.27



Fill in this information to identify your case:

Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
First Name Middle Name Last Name

Debtor 2 **OSVALDO MOREL GONZALEZ**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF PUERTO RICO**

Case number **19-05336**  
(if known)

☐ Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?  
☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease  
Name, Number, Street, City, State and ZIP Code

State what the contract or lease is for

2.1	Name	
	Number Street	
	City State ZIP Code	
2.2	Name	
	Number Street	
	City State ZIP Code	
2.3	Name	
	Number Street	
	City State ZIP Code	
2.4	Name	
	Number Street	
	City State ZIP Code	
2.5	Name	
	Number Street	
	City State ZIP Code	



Fill in this information to identify your case:

Debtor 1	<b>JOHANNA CARRERAS FIGUEROA</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>OSVALDO MOREL GONZALEZ</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF PUERTO RICO		
Case number	19-05336		
(if known)			

☐ Check if this is an amended filing

## Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☐ No  
☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☐ No. Go to line 3.  
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

**Column 1: Your codebtor**

Name, Number, Street, City, State and ZIP Code

**Column 2: The creditor to whom you owe the debt**  
Check all schedules that apply:

- ☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

3.1

Name

Number Street State ZIP Code  
City

3.2

Name

Number Street State ZIP Code  
City

- ☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1 JOHANNA CARRERAS FIGUEROA

Debtor 2 OSVALDO MOREL GONZALEZ  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO

Case number 19-05336  
(If known)

Check if this is:

- ☒ An amended filing  
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

##### 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

##### Employment status

##### Occupation

##### Employer's name

##### Employer's address

##### Debtor 1

- ☒ Employed  
☐ Not employed

TECHNICIAN

HIMA SAN PABLO

APARTADO 4980  
CAGUAS, PR 00726

How long employed there?

7 MONTHS

##### Debtor 2 or non-filing spouse

- ☒ Employed  
☐ Not employed

MESSENGER

AEELA

PO BOX 364508  
SAN JUAN, PR 00936-4508

3 YEARS

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>938.89</u>	\$ <u>1,179.00</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>938.89</u>	\$ <u>1,179.00</u>

Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
Debtor 2 **OSVALDO MOREL GONZALEZ**

Case number (if known) **19-05336**

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	4. \$ <b>938.89</b>	\$ <b>1,179.00</b>	
<b>5. List all payroll deductions:</b>			
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>96.86</b>	\$ <b>90.20</b>	
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>0.00</b>	
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>0.00</b>	
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>0.00</b>	
5e. Insurance	5e. \$ <b>0.00</b>	\$ <b>0.00</b>	
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>	
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>	
5h. Other deductions. Specify: <b>HUMANA INSURANCE</b>	5h.+ \$ <b>0.00</b>	\$ <b>55.00</b>	
<b>AHORROS AEELA</b>	\$ <b>0.00</b>	\$ <b>35.38</b>	
<b>UNION</b>	\$ <b>0.00</b>	\$ <b>18.16</b>	
<b>SEGURO INCAPACIDAD RETIRO</b>	\$ <b>0.00</b>	\$ <b>2.94</b>	
<b>AEELA PARKING</b>	\$ <b>0.00</b>	\$ <b>9.00</b>	
<b>APORT RET PAY AS YOU GO</b>	\$ <b>0.00</b>	\$ <b>100.22</b>	
<b>DISABILITY</b>	\$ <b>2.82</b>	\$ <b>0.00</b>	
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>99.68</b>	\$ <b>310.90</b>	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>839.21</b>	\$ <b>868.10</b>	
<b>8. List all other income regularly received:</b>			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>0.00</b>	
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>	
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>	
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>0.00</b>	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: <b>FOOD STAMPS</b>	8f. \$ <b>315.00</b>	\$ <b>0.00</b>	
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>0.00</b>	
8h. Other monthly income. Specify:	8h.+ \$ <b>0.00</b>	\$ <b>0.00</b>	
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>315.00</b>	\$ <b>0.00</b>	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>1,154.21</b>	\$ <b>868.10</b>	= \$ <b>2,022.31</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:			
		11. +\$	<b>0.00</b>
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities</i> and Related Data, if it applies		12. \$	<b>2,022.31</b>
		<b>Combined monthly income</b>	
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain:			

Fill in this information to identify your case:

Debtor 1 JOHANNA CARRERAS FIGUEROA

Debtor 2 OSVALDO MOREL GONZALEZ  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO

Case number 19-05336  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes.

Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

DAUGHTER

8MONTHS

☐ No

☒ Yes

DAUGHTER

2

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 0.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 30.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 40.00

4d. Homeowner's association or condominium dues

4d. \$ 65.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
Debtor 2 **OSVALDO MOREL GONZALEZ**

Case number (if known) **19-05336**

<p>6. <b>Utilities:</b>          6a. Electricity, heat, natural gas          6b. Water, sewer, garbage collection          6c. Telephone, cell phone, Internet, satellite, and cable services          6d. Other. Specify: _____</p> <p>7. <b>Food and housekeeping supplies</b></p> <p>8. <b>Childcare and children's education costs</b></p> <p>9. <b>Clothing, laundry, and dry cleaning</b></p> <p>10. <b>Personal care products and services</b></p> <p>11. <b>Medical and dental expenses</b></p> <p>12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.</p> <p>13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b></p> <p>14. <b>Charitable contributions and religious donations</b></p> <p>15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.          15a. Life insurance          15b. Health insurance          15c. Vehicle insurance          15d. Other insurance. Specify: _____</p> <p>16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____</p> <p>17. <b>Installment or lease payments:</b>          17a. Car payments for Vehicle 1          17b. Car payments for Vehicle 2          17c. Other. Specify: _____          17d. Other. Specify: _____</p> <p>18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b></p> <p>19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____</p> <p>20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>          20a. Mortgages on other property          20b. Real estate taxes          20c. Property, homeowner's, or renter's insurance          20d. Maintenance, repair, and upkeep expenses          20e. Homeowner's association or condominium dues</p> <p>21. <b>Other:</b> Specify: <b>BARBER &amp; BEAUTY EXPENSES</b>  <b>LUNCHES AT WORK</b>  <b>BABY EXPENSES</b></p> <p>22. <b>Calculate your monthly expenses</b>          22a. Add lines 4 through 21.          22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2          22c. Add line 22a and 22b. The result is your monthly expenses.</p> <p>23. <b>Calculate your monthly net income.</b>          23a. Copy line 12 (your combined monthly income) from Schedule I.          23b. Copy your monthly expenses from line 22c above.          23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i>.</p> <p>24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b>          For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  <input checked="" type="checkbox"/> No.  <input type="checkbox"/> Yes. Explain here: _____</p>	<table border="0"> <tr><td>6a. \$</td><td>160.00</td></tr> <tr><td>6b. \$</td><td>80.00</td></tr> <tr><td>6c. \$</td><td>50.00</td></tr> <tr><td>6d. \$</td><td>0.00</td></tr> <tr><td>7. \$</td><td>457.31</td></tr> <tr><td>8. \$</td><td>-0.00</td></tr> <tr><td>9. \$</td><td>100.00</td></tr> <tr><td>10. \$</td><td>40.00</td></tr> <tr><td>11. \$</td><td>40.00</td></tr> <tr><td>12. \$</td><td>200.00</td></tr> <tr><td>13. \$</td><td>50.00</td></tr> <tr><td>14. \$</td><td>0.00</td></tr> <tr><td>15a. \$</td><td>0.00</td></tr> <tr><td>15b. \$</td><td>0.00</td></tr> <tr><td>15c. \$</td><td>0.00</td></tr> <tr><td>15d. \$</td><td>0.00</td></tr> <tr><td>16. \$</td><td>0.00</td></tr> <tr><td>17a. \$</td><td>0.00</td></tr> <tr><td>17b. \$</td><td>0.00</td></tr> <tr><td>17c. \$</td><td>0.00</td></tr> <tr><td>17d. \$</td><td>0.00</td></tr> <tr><td>18. \$</td><td>0.00</td></tr> <tr><td>19. \$</td><td>0.00</td></tr> <tr><td>20a. \$</td><td>0.00</td></tr> <tr><td>20b. \$</td><td>0.00</td></tr> <tr><td>20c. \$</td><td>0.00</td></tr> <tr><td>20d. \$</td><td>0.00</td></tr> <tr><td>20e. \$</td><td>0.00</td></tr> <tr><td>21. +\$</td><td>50.00</td></tr> <tr><td>+\$</td><td>120.00</td></tr> <tr><td>+\$</td><td>100.00</td></tr> </table> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <table border="0"> <tr><td>\$</td><td>1,582.31</td></tr> <tr><td>\$</td><td></td></tr> <tr><td>\$</td><td>1,582.31</td></tr> </table> </div> <table border="0"> <tr><td>23a. \$</td><td>2,022.31</td></tr> <tr><td>23b. -\$</td><td>1,582.31</td></tr> </table> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <table border="0"> <tr><td>23c. \$</td><td>440.00</td></tr> </table> </div>	6a. \$	160.00	6b. \$	80.00	6c. \$	50.00	6d. \$	0.00	7. \$	457.31	8. \$	-0.00	9. \$	100.00	10. \$	40.00	11. \$	40.00	12. \$	200.00	13. \$	50.00	14. \$	0.00	15a. \$	0.00	15b. \$	0.00	15c. \$	0.00	15d. \$	0.00	16. \$	0.00	17a. \$	0.00	17b. \$	0.00	17c. \$	0.00	17d. \$	0.00	18. \$	0.00	19. \$	0.00	20a. \$	0.00	20b. \$	0.00	20c. \$	0.00	20d. \$	0.00	20e. \$	0.00	21. +\$	50.00	+\$	120.00	+\$	100.00	\$	1,582.31	\$		\$	1,582.31	23a. \$	2,022.31	23b. -\$	1,582.31	23c. \$	440.00
6a. \$	160.00																																																																										
6b. \$	80.00																																																																										
6c. \$	50.00																																																																										
6d. \$	0.00																																																																										
7. \$	457.31																																																																										
8. \$	-0.00																																																																										
9. \$	100.00																																																																										
10. \$	40.00																																																																										
11. \$	40.00																																																																										
12. \$	200.00																																																																										
13. \$	50.00																																																																										
14. \$	0.00																																																																										
15a. \$	0.00																																																																										
15b. \$	0.00																																																																										
15c. \$	0.00																																																																										
15d. \$	0.00																																																																										
16. \$	0.00																																																																										
17a. \$	0.00																																																																										
17b. \$	0.00																																																																										
17c. \$	0.00																																																																										
17d. \$	0.00																																																																										
18. \$	0.00																																																																										
19. \$	0.00																																																																										
20a. \$	0.00																																																																										
20b. \$	0.00																																																																										
20c. \$	0.00																																																																										
20d. \$	0.00																																																																										
20e. \$	0.00																																																																										
21. +\$	50.00																																																																										
+\$	120.00																																																																										
+\$	100.00																																																																										
\$	1,582.31																																																																										
\$																																																																											
\$	1,582.31																																																																										
23a. \$	2,022.31																																																																										
23b. -\$	1,582.31																																																																										
23c. \$	440.00																																																																										

Fill in this information to identify your case:

Debtor 1	<b>JOHANNA CARRERAS FIGUEROA</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>OSVALDO MOREL GONZALEZ</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF PUERTO RICO		
Case number (if known)	19-05336		

☐ Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ JOHANNA CARRERAS FIGUEROA  
JOHANNA CARRERAS FIGUEROA  
Signature of Debtor 1

X /s/ OSVALDO MOREL GONZALEZ  
OSVALDO MOREL GONZALEZ  
Signature of Debtor 2

Date February 12, 2020

Date February 12, 2020

Fill in this information to identify your case:

Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
First Name Middle Name Last Name

Debtor 2 **OSVALDO MOREL GONZALEZ**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF PUERTO RICO**

Case number **19-05336**  
(if known)

☒ Check if this is an amended filing

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☐ Married  
☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No  
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1  
lived there

Debtor 2 Prior Address:

Dates Debtor 2  
lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

#### Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$0.00	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$11,739.00



Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
Debtor 2 **OSVALDO MOREL GONZALEZ**

Case number (if known) **19-05336**

	Debtor 1 Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2018 )	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	<b>\$395.00</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	<b>\$7,929.00</b>
.	<input type="checkbox"/> Operating a business	.	<input type="checkbox"/> Operating a business	.
For the calendar year before that: (January 1 to December 31, 2017 )	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	<b>\$26,200.00</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	<b>\$10,040.00</b>
	<input type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<b>FOOD STAMPS</b>	<b>\$2,520.00</b>		
For last calendar year: (January 1 to December 31, 2018 )	<b>FOOD STAMPS</b>	<b>\$3,780.00</b>		
For the calendar year before that: (January 1 to December 31, 2017 )	<b>FOOD STAMPS</b>	<b>\$3,780.00</b>		

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825\* or more?

- ☐ No. Go to line 7.  
☐ Yes List below each creditor to whom you paid a total of \$6,825\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☒ No. Go to line 7.  
☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
-----------------------------	------------------	-------------------	----------------------	--------------------------



Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
Debtor 2 **OSVALDO MOREL GONZALEZ**

Case number (if known) **19-05336**

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  
*Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.*

☒ No

☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  
Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
----------------------------	------------------	-------------------	----------------------	--

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?  
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☒ No

☐ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
---------------------------	--------------------	-----------------	--------------------

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?  
Check all that apply and fill in the details below.

☒ No. Go to line 11.

☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
---------------------------	--	------	-----------------------

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

☒ No

☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
---------------------------	---------------------------------------	-----------------------	--------

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☒ No

☐ Yes

**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☒ No

☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
--	--------------------	--------------------------	-------

Person to Whom You Gave the Gift and Address:

Debtor 1 JOHANNA CARRERAS FIGUEROA  
Debtor 2 OSVALDO MOREL GONZALEZ

Case number (if known) 19-05336

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No

☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
--	-------------------------------	-----------------------	-------

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No

☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
--	---	-------------------	------------------------

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No

☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ADELA TORRUELLA	PRE-PETITION ATTORNEY FEES	09/18/2019	\$140.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

☒ No

☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
--------------------------------	---	-----------------------------------	-------------------

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☒ No

☐ Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
---	---	--	------------------------

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

☒ No

☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---	------------------------

Debtor 1 JOHANNA CARRERAS FIGUEROA  
Debtor 2 OSVALDO MOREL GONZALEZ

Case number (if known) 19-05336

**Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☐ No

☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
--	---------------------------------	-------------------------------	--	---

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☐ No

☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
--	---	-----------------------	-----------------------

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☐ No

☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
---	--	-----------------------	-----------------------

**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☐ No

☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
---	---	-----------------------	-------

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- ☐ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☐ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☐ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☐ No

☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
---	--	-----------------------------------	----------------

Debtor 1 JOHANNA CARRERAS FIGUEROA  
Debtor 2 OSVALDO MOREL GONZALEZ

Case number (if known) 19-05336

25. Have you notified any governmental unit of any release of hazardous material?

- ☐ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
--	---	--------------------------------------	----------------

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☐ No  
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
---------------------------	---	--------------------	--------------------

**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)  
☐ A partner in a partnership  
☐ An officer, director, or managing executive of a corporation  
☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☐ No. None of the above applies. Go to Part 12.  
☐ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed
--	---	--

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☐ No  
☐ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
---	-------------

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ JOHANNA CARRERAS FIGUEROA  
JOHANNA CARRERAS FIGUEROA  
Signature of Debtor 1

/s/ OSVALDO MOREL GONZALEZ  
OSVALDO MOREL GONZALEZ  
Signature of Debtor 2

Date February 12, 2020

Date February 12, 2020

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☐ No  
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☐ No  
☐ Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

page 6

Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
Debtor 2 **OSVALDO MOREL GONZALEZ**

Case number (if known) **19-05336**

Fill in this information to identify your case:

Debtor 1 **JOHANNA CARRERAS FIGUEROA**

Debtor 2 **OSVALDO MOREL GONZALEZ**  
(Spouse, if filing)

United States Bankruptcy Court for the: District of Puerto Rico

Case number **19-05336**  
(if known)

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☒ 3. The commitment period is 3 years.
- ☐ 4. The commitment period is 5 years.

☒ Check if this is an amended filing

## Official Form 122C-1

### Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

10/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

#### Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

☐ Not married. Fill out Column A, lines 2-11.

☒ Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 866.67	\$ 1,179.00
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
5. Net income from operating a business, profession, or farm	Debtor 1	
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from a business, profession, or farm	\$ 0.00	Copy here -> \$ 0.00
6. Net income from rental and other real property	Debtor 1	
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from rental or other real property	\$ 0.00	Copy here -> \$ 0.00



Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
Debtor 2 **OSVALDO MOREL GONZALEZ**

Case number (if known) **19-05336**

Column A  
Debtor 1

Column B  
Debtor 2 or  
non-filing spouse

7. Interest, dividends, and royalties \$ 0.00 \$ 0.00

8. Unemployment compensation \$ 0.00 \$ 0.00

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \$ 0.00

For your spouse \$ 0.00

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title. \$ 0.00 \$ 0.00

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

**FOOD STAMPS**

\$ 315.00 \$ 0.00

\$ 0.00 \$ 0.00

+ \$ 0.00 \$ 0.00

Total amounts from separate pages, if any.

11. Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ 1,181.67 + \$ 1,179.00 = \$ 2,360.67

Total average monthly income

**Part 2: Determine How to Measure Your Deductions from Income**

12. Copy your total average monthly income from line 11. \$ 2,360.67

13. Calculate the marital adjustment. Check one:

- ☐ You are not married. Fill in 0 below.
- ☒ You are married and your spouse is filing with you. Fill in 0 below.
- ☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

\$

\$

+\$

Total \$ 0.00 Copy here=> - 0.00

14. Your current monthly income. Subtract line 13 from line 12. \$ 2,360.67

15. Calculate your current monthly income for the year. Follow these steps:

15a. Copy line 14 here=> \$ 2,360.67

Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
Debtor 2 **OSVALDO MOREL GONZALEZ**

Case number (if known) **19-05336**

Multiply line 15a by 12 (the number of months in a year).

**x 12**

15b. The result is your current monthly income for the year for this part of the form. ....

**\$ 28,328.04**



Debtor 1  
Debtor 2

**JOHANNA CARRERAS FIGUEROA**  
**OSVALDO MOREL GONZALEZ**

Case number (if known) **19-05336**

**16. Calculate the median family income that applies to you. Follow these steps:**

- 16a. Fill in the state in which you live. PR
- 16b. Fill in the number of people in your household. 4
- 16c. Fill in the median family income for your state and size of household. \$ 31,923.00  
To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**

- 17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Your Disposable Income (Official Form 122C-2).*
- 17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.*

**Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)**

18. Copy your total average monthly income from line 11. \$ 2,360.67
19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.
- 19a. If the marital adjustment does not apply, fill in 0 on line 19a. -\$ 0.00
- 19b. Subtract line 19a from line 18. \$ 2,360.67
20. Calculate your current monthly income for the year. Follow these steps:
- 20a. Copy line 19b. \$ 2,360.67  
Multiply by 12 (the number of months in a year). x 12
- 20b. The result is your current monthly income for the year for this part of the form. \$ 28,328.04
- 20c. Copy the median family income for your state and size of household from line 16c. \$ 31,923.00
21. How do the lines compare?
- ☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years. Go to Part 4.*
- ☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years. Go to Part 4.*

**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ JOHANNA CARRERAS FIGUEROA  
JOHANNA CARRERAS FIGUEROA  
Signature of Debtor 1

Date February 12, 2020  
MM/DD/YYYY

X /s/ OSVALDO MOREL GONZALEZ  
OSVALDO MOREL GONZALEZ  
Signature of Debtor 2

Date February 12, 2020  
MM/DD/YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
Debtor 2 **OSVALDO MOREL GONZALEZ**

Case number (if known) **19-05336**

### Current Monthly Income Details for the Debtor

**Debtor Income Details:**

Income for the Period **03/01/2019** to **08/31/2019**.

**Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions**

Source of Income: **Employer : HIMA SAN PABLO**

Constant income of **\$866.67** per month.\*

**Line 10 - Income from all other sources**

Source of Income: **FOOD STAMPS**

Constant income of **\$315.00** per month.\*

Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
Debtor 2 **OSVALDO MOREL GONZALEZ**

Case number (if known) **19-05336**

### Current Monthly Income Details for the Debtor's Spouse

**Spouse Income Details:**

Income for the Period **03/01/2019** to **08/31/2019**.

**Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions**

Source of Income: **Employer : AEELA**

Constant income of **\$1,179.00** per month.

Debtor 1 **JOHANNA CARRERAS FIGUEROA**  
Debtor 2 **OSVALDO MOREL GONZALEZ**

Case number (if known) **19-05336**

**\*Paycheck Details:**

**HIMA SAN PABLO**

Date	Earnings	Overtime	Taxes	Other	Net Check
2019-03-15	100.00	0.00	7.65	0.30	92.05
2019-03-29	400.00	0.00	30.60	1.20	368.20
2019-04-12	600.00	0.00	54.25	1.80	543.95
2019-04-26	800.00	0.00	83.55	2.40	714.05
2019-05-10	200.00	0.00	15.30	0.60	184.10
2019-05-24	200.00	0.00	15.30	0.60	184.10
2019-06-07	800.00	0.00	83.55	2.40	714.05
2019-06-21	200.00	0.00	15.30	0.60	184.10
2019-07-05	200.00	0.00	15.30	0.60	184.10
2019-07-19	1,400.00	0.00	192.72	4.20	1,203.08
2019-08-16	100.00	0.00	7.65	0.30	92.05
2019-08-30	200.00	0.00	15.30	0.60	184.10
Totals:	5,200.00	0.00	536.47	15.60	4,647.93

**AEELA**

Date	Earnings	Overtime	Taxes	Other	Net Check
Salary X12	589.50	0.00	45.10	110.35	434.05
Totals:	589.50	0.00	45.10	110.35	434.05

JOHANNA CARRERAS FIGUEROA  
URB OLYMPIC VILLE  
BUZON 153  
LAS PIEDRAS, PR 00771

KINUM INC  
770 LYNNHAVEN PKWY  
SUITE 160  
VIRGINIA BEACH, VA 23452

OSVALDO MOREL GONZALEZ  
URB OLYMPIC VILLE  
BUZON 153  
LAS PIEDRAS, PR 00771

MIDLAND CREDIT MANAGEMENT INC  
2365 NORTHSIDE DRIVE SUITE 300  
SAN DIEGO, CA 92108

ADELA L TORRUELLA  
ADELA TORRUELLA LAW OFFICES PSC  
PO BOX 4040  
SUITE 305  
JUNCOS, PR 00777

PENTAGON FEDERAL CREDIT UNION  
BOX 1432  
ALEXANDRIA, VA 22313-2032

AEELA  
PO BOX 364508  
SAN JUAN, PR 00936-4508

SCOTIABANK  
PO BOX 362230  
SAN JUAN, PR 00936

BANCO SANTANDER  
PO BOX 362589  
SAN JUAN, PR 00936

TOYS R US/SYNCHRONY BANK  
PO BOX 965060  
ORLANDO, FL 32896-5060

BPPR  
BANKRUPTCY DEPARTMENT  
PO BOX 366818  
SAN JUAN, PR 00936-6818

CICA COLLECTION AGENCY, INC  
PO BOX 12338  
SAN JUAN, PR 00914-0338

CRIM  
PO BOX 195387  
SAN JUAN, PR 00919-5387

HOSPITAL ORIENTE INC  
PO BOX 699  
HUMACAO, PR 00792